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REMARKS

Reconsideration of the application in view of the present amendment is respectfully requested.

Claims 1-15 are canceled, and new claims 16-30 are added.

Applicant would like to respectfully point out that claims 16-30 are directed to automated teller machines (ATMs) or methods directed to ATMs. ATMs are publicly accessible terminals which can dispense cash to an ATM customer conducting a cash dispense transaction at the ATM. In contrast, Lawlor discloses conducting banking financial transactions from homes and offices using an ATM network. Lawlor does not disclose either an ATM or methods directed to ATMs in which cash is dispensed.

If the Examiner rejects claims 16-30 by continuing to apply Lawlor, it is respectfully requested that the Examiner specifically point out where Lawlor discloses an ATM or methods directed to ATMs in which cash is dispensed. Absent an adequate showing, it is respectfully submitted that the rejection is improper and, therefore, should be withdrawn.

Claim 16 recites an automated teller machine (ATM) for dispensing cash to an ATM customer conducting a cash dispense transaction at the ATM and for displaying advertisements for the ATM customer to view while the ATM customer is conducting the cash dispense transaction at the ATM. The ATM comprises a cash dispenser for dispensing cash to an ATM customer when the customer is conducting a cash dispense transaction at the ATM, and an ATM display. The ATM further comprises means for accessing an advertisement database to retrieve an authorized advertisement associated with the ATM, and means for incorporating the retrieved advertisement in a screen for displaying on the ATM display to allow the ATM customer to view the screen while the ATM customer is conducting the cash dispense transaction at the ATM.

None of the prior art including the prior art references of record discloses or suggests an automated teller machine (ATM) for dispensing cash to an ATM customer conducting a cash dispense transaction at the ATM and for displaying advertisements for the ATM customer to view while the ATM customer is conducting the cash dispense transaction at the ATM, wherein the ATM comprises a cash dispenser for dispensing cash to an ATM customer

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when the customer is conducting a cash dispense transaction at the ATM, an ATM display, means for accessing an advertisement database to retrieve an authorized advertisement associated with the ATM, and means for incorporating the retrieved advertisement in a screen for displaying on the ATM display to allow the ATM customer to view the screen while the ATM customer is conducting the cash dispense transaction at the ATM. Thus, claim 16 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 17 depends from claim 16 and is allowable for the reasons claim 16 is allowable and for the specific limitations recited therein. Claim 17 further recites that the means for incorporating the retrieved advertisement in a screen includes an ATM program for executing a Web browser. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 17 in combination with the structure recited in claim 16. Thus, claim 17 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 18 depends from claim 17 and is allowable for the reasons claim 17 is allowable and for the specific limitations recited therein. Claim 18 further recites that the ATM program is operable to allocate screen space to the Web browser in accordance with predefined allocation times. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 18 in combination with the structure recited in claim 17. Thus, claim 18 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 19 recites a method of operating an automated teller machine (ATM) to dispense cash to an ATM customer conducting a cash dispense transaction at the ATM and to display advertisements for the ATM customer to view while the ATM customer is conducting the cash dispense transaction at the ATM. The method comprises the steps of dispensing cash to the ATM customer when the ATM conducts a cash dispense transaction at the ATM, accessing a database of authorized advertisements, retrieving from the database an authorized

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advertisement associated with the ATM, and displaying the retrieved advertisement on a display of the ATM to allow the ATM customer to view the displayed advertisement while the ATM customer is conducting the cash dispense transaction at the ATM.

None of the prior art including the prior art references of record discloses or suggests a method of operating an automated teller machine (ATM) to dispense cash to an ATM customer conducting a cash dispense transaction at the ATM and to display advertisements for the ATM customer to view while the ATM customer is conducting the cash dispense transaction at the ATM, wherein the method comprises the steps of dispensing cash to the ATM customer when the ATM conducts a cash dispense transaction at the ATM, accessing a database of authorized advertisements, retrieving from the database an authorized advertisement associated with the ATM, and displaying the retrieved advertisement on a display of the ATM to allow the ATM customer to view the displayed advertisement while the ATM customer is conducting the cash dispense transaction at the ATM. Thus, claim 19 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 20 recites a method of supplying an advertisement for displaying on a display of an automated teller machine (ATM) which can dispense cash to an ATM customer conducting a cash dispense transaction at the ATM. The method comprises the steps of accepting via a network an identification signal from an ATM located on the network, accessing an advertisement database to retrieve an authorized advertisement associated with that ATM, and transmitting the retrieved advertisement to the ATM for displaying on the display at that ATM to allow the ATM customer to view the displayed advertisement while the ATM customer is conducting the cash dispense transaction at the ATM.

None of the prior art including the prior art references of record discloses or suggests a method of supplying an advertisement for displaying on a display of an automated teller machine (ATM) which can dispense cash to an ATM customer conducting a cash dispense transaction at the ATM, wherein the method comprises the steps of accepting via a network an identification signal from an ATM located on the network, accessing an advertisement database to retrieve an authorized advertisement associated with that ATM, and transmitting

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the retrieved advertisement to the ATM for displaying on the display at that ATM to allow the ATM customer to view the displayed advertisement while the ATM customer is conducting the cash dispense transaction at the ATM. Thus, claim 20 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 21 depends from claim 20 and is allowable for the reasons claim 20 is allowable and for the specific limitations recited therein. Claim 21 further recites the steps of logging the number of times the advertisement database has been accessed by each ATM, and applying a charge to each advertisement based on the number of accesses. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 21 in combination with the structure recited in claim 20. Thus, claim 21 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 22 recites a system comprising an automated teller machine (ATM) which can dispense cash to an ATM customer conducting a cash dispense transaction at the ATM, and an advertisement database for storing authorized advertisements. The system further comprises a server interconnected to the ATM and for accessing the advertisement database in response to a request from the ATM, to retrieve an advertisement associated with the ATM, and to transmit the retrieved advertisement to the ATM for displaying on a display of the ATM to allow the ATM customer to view the displayed advertisement while the ATM customer is conducting the cash dispense transaction at the ATM.

None of the prior art including the prior art references of record discloses or suggests a system comprising an automated teller machine (ATM) which can dispense cash to an ATM customer conducting a cash dispense transaction at the ATM, an advertisement database for storing authorized advertisements, and a server interconnected to the ATM and for accessing the advertisement database in response to a request from the ATM, to retrieve an advertisement associated with the ATM, and to transmit the retrieved advertisement to the ATM for displaying on a display of the ATM to allow the ATM customer to view the displayed advertisement while the ATM customer is conducting the cash dispense transaction

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at the ATM. Thus, claim 22 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 23 depends from claim 22 and is allowable for the reasons claim 22 is allowable and for the specific limitations recited therein. Claim 23 further recites that the configuration of the system is such that an authorized user is allowed to update the stored advertisements. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 23 in combination with the structure recited in claim 22. Thus, claim 23 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 24 depends from claim 22 and is allowable for the reasons claim 22 is allowable and for the specific limitations recited therein. Claim 24 further recites that the server is configured to allow a user to enter descriptive fields relating to an advertisement. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 24 in combination with the structure recited in claim 22. Thus, claim 24 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 25 depends from claim 22 and is allowable for the reasons claim 22 is allowable and for the specific limitations recited therein. Claim 25 further recites a screening system for screening each advertisement to determine if the information fulfils an acceptance criterion. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 25 in combination with the structure recited in claim 22. Thus, claim 25 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 26 recites an automated teller machine (ATM) for dispensing cash to an ATM customer conducting a cash dispense transaction at the ATM and for displaying advertisements for the ATM customer to view while the ATM customer is conducting the cash dispense transaction at the ATM. The ATM comprises means for connecting to a first server to authorize the cash dispense transaction, means for connecting to a second server to retrieve an authorized advertisement associated with the ATM, and means for displaying the

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authorized advertisement to an ATM customer conducting the cash dispense transaction at the ATM to allow the ATM customer to view the displayed advertisement while the ATM customer is conducting the cash dispense transaction at the ATM.

None of the prior art including the prior art references of record discloses or suggests an automated teller machine (ATM) for dispensing cash to an ATM customer conducting a cash dispense transaction at the ATM and for displaying advertisements for the ATM customer to view while the ATM customer is conducting the cash dispense transaction at the ATM, wherein the ATM comprises means for connecting to a first server to authorize the cash dispense transaction, means for connecting to a second server to retrieve an authorized advertisement associated with the ATM, and means for displaying the authorized advertisement to an ATM customer conducting the cash dispense transaction at the ATM to allow the ATM customer to view the displayed advertisement while the ATM customer is conducting the cash dispense transaction at the ATM. Thus, claim 26 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 27 recites a method of offsetting the cost of owning an automated teller machine (ATM) which can dispense cash to an ATM customer conducting a cash dispense transaction at the ATM. The method comprises the steps of providing a database for storing advertisements, allowing an authorized ATM customer to access the database and to transmit an advertisement to the database for storing therein, screening the transmitted advertisement to ensure that it meets an acceptance criterion, storing the screened advertisement in a database entry associated with the ATM, and charging a fee to the ATM customer each time the advertisement is accessed by the ATM.

None of the prior art including the prior art references of record discloses or suggests a method of offsetting the cost of owning an automated teller machine (ATM) which can dispense cash to an ATM customer conducting a cash dispense transaction at the ATM, wherein the method comprises the steps of providing a database for storing advertisements, allowing an authorized ATM customer to access the database and to transmit an advertisement to the database for storing therein, screening the transmitted advertisement to

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ensure that it meets an acceptance criterion, storing the screened advertisement in a database entry associated with the ATM, and charging a fee to the ATM customer each time the advertisement is accessed by the ATM. Thus, claim 27 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 28 recites a network comprising a database of authorized advertisements, each advertisement having associated display criteria. The network further comprises a plurality of automated teller machines (ATM) in which each ATM can dispense cash to an ATM customer conducting a cash dispense transaction at the ATM, each ATM including means for requesting an authorized advertisement from the database. The network also comprises a server interconnected to the plurality of the ATMs, the server including means for matching an authorized advertisement with each ATM based on the display criteria.

None of the prior art including the prior art references of record discloses or suggests a network comprising a database of authorized advertisements, each advertisement having an associated display criteria, a plurality of automated teller machines (ATM) in which each ATM can dispense cash to an ATM customer conducting a cash dispense transaction at the ATM, each ATM including means for requesting an authorized advertisement from the database, and a server interconnected to the plurality of the ATMs, the server including means for matching an authorized advertisement with each ATM based on the display criteria. Thus, claim 28 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 29 recites a method of leasing advertising space on one or more automated teller machines (ATMs) in a network of ATMs. The method comprises the steps of providing a database for storing authorized advertisements, allowing a third party to access the database and to transmit an advertisement thereto, screening the transmitted advertisement, in the event of the screened advertisement meeting an acceptance criterion, storing the transmitted advertisement, associating display criteria with the stored advertisement, transmitting the stored advertisement to any request from an ATM fulfilling the display criteria, and applying a charge to an account associated with the third party.

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None of the prior art including the prior art references of record discloses or suggests a method of leasing advertising space on one or more automated teller machines (ATMs) in a network of ATMs, wherein the method comprises the steps of providing a database for storing authorized advertisements, allowing a third party to access the database and to transmit an advertisement thereto, screening the transmitted advertisement, in the event of the screened advertisement meeting an acceptance criterion, storing the transmitted advertisement, associating display criteria with the stored advertisement, transmitting the stored advertisement to any request from an ATM fulfilling the display criteria, and applying a charge to an account associated with the third party. Thus, claim 29 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 30 recites an advertisement brokerage system. The system comprises a network of automated teller machines (ATMs) in which each ATM can dispense cash to an ATM customer conducting a cash dispense transaction at the ATM, means for receiving and storing advertisement data, means for screening the advertisement data, means for applying display criteria to the advertisement data, and means for transmitting the advertisement data to one or more ATMs in accordance with the display criteria.

None of the prior art including the prior art references of record discloses or suggests an advertisement brokerage system, wherein the system comprises a network of automated teller machines (ATMs) in which each ATM can dispense cash to an ATM customer conducting a cash dispense transaction at the ATM, means for receiving and storing advertisement data, means for screening the advertisement data, means for applying display criteria to the advertisement data, and means for transmitting the advertisement data to one or more ATMs in accordance with the display criteria. Thus, claim 30 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

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In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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